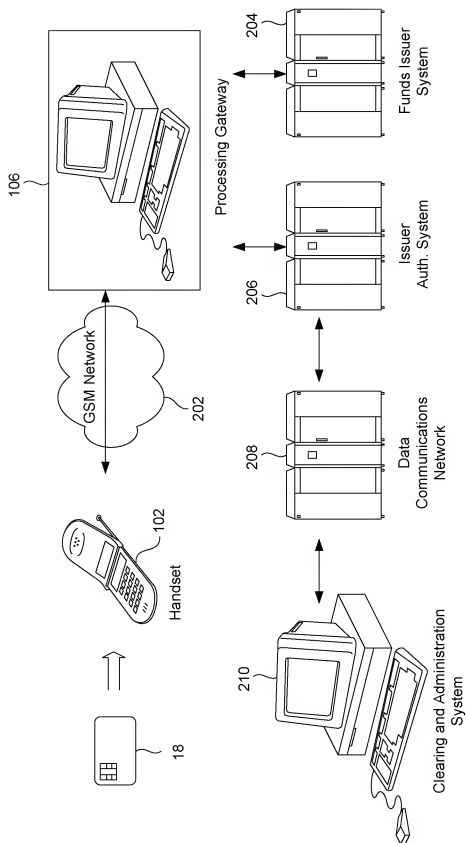


FIG. 3



Smart Card Loading System

200

FIG. 4

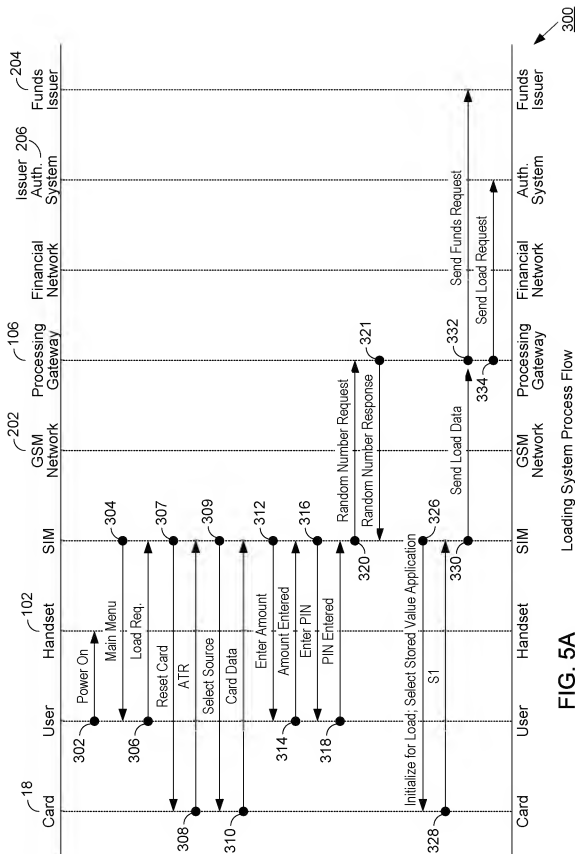
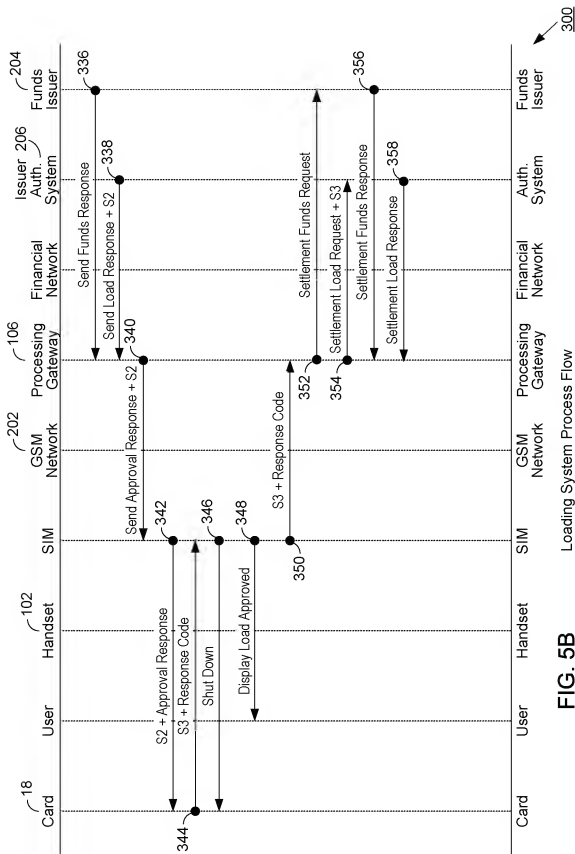
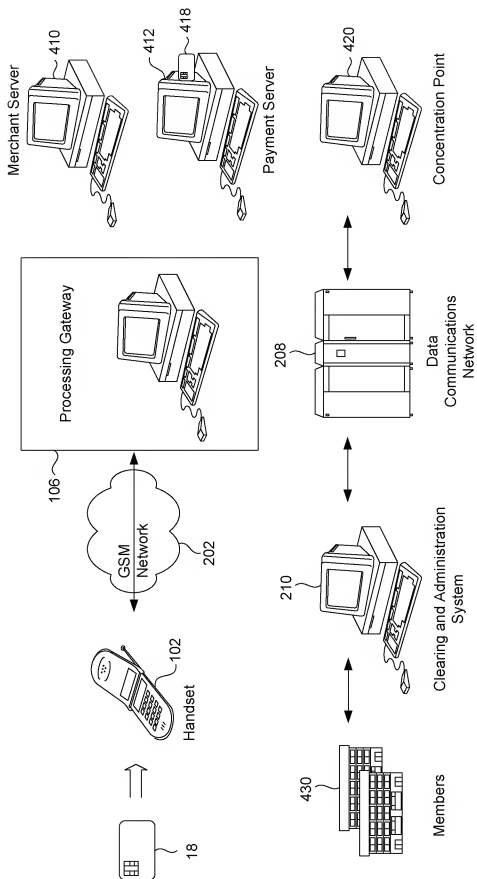


FIG. 5A

Loading System Process Flow

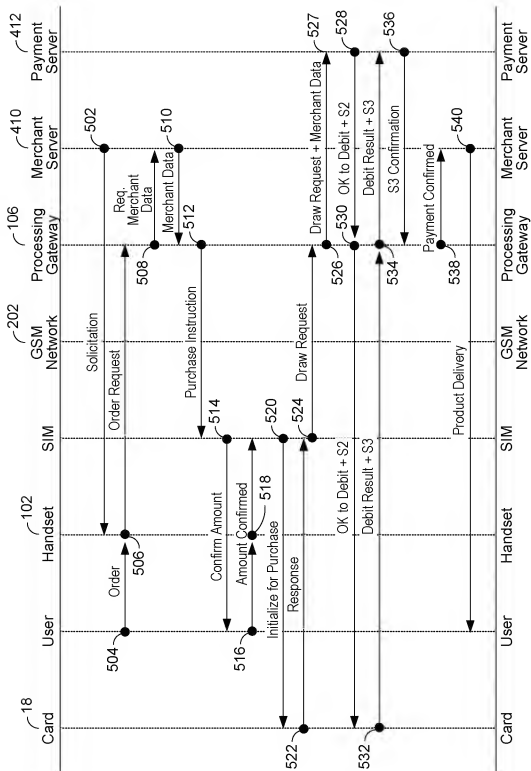




Smart Card Purchasing System

FIG. 6

400



Purchasing System Process Flow

FIG. 7

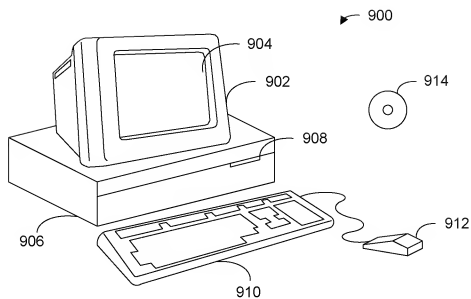


FIG. 8

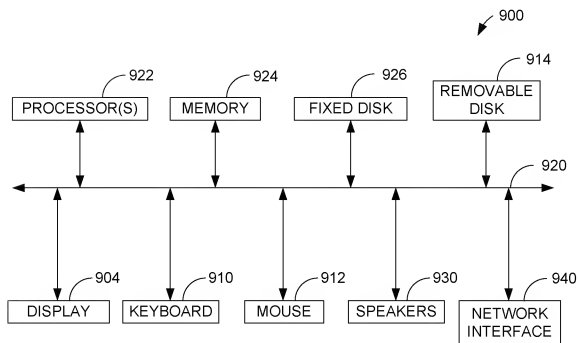


FIG. 9